

From: Margaret O'Neal <moneal@2wizards.com> on 07/07/2004 02:01:01 PM

Subject: Debit Card Fees

Docket No. OP-1196

The problem with banks charging a point-of-sale fee is that they are not consistent. My 2 children have identical accounts with wells fargo bank. One child is charged a point-of-sale fee, the other is not. They are both student checking accounts and should be treated the same, yet they are not. It seems as if the banks make fee charges whenever they seem that they want to, not what is consistent. I think the point-of-sale fee is wrong, because, it is as if i am paying cash - and why should "I" pay a fee for using "MY OWN MONEY" - if we all went back to cash the banks wouldn't make any money on us, why do they need to charge us for the use of our own funds.

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